

SPENT

TAMING THE MONEY MONSTER



SPENT

Debt

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May 28, 2017

Discussion Notes

The Crossing Church

Las Vegas, Nevada

OPENING

Jesus not only came to set us spiritually free, but His Word contains wisdom to be financially free as well. This week we are starting what may be the most critical series of the year: **Spent: Taming the Money Monster**. Over the next few weeks, we will dive into the wisdom of the Bible and give some very practical applications. Join us for this new series as we discover how the monster of money is no match for the wisdom and guidance God provides.

SCRIPTURE¹

2 Kings 4:1-7 The wife of a man from the company of the prophets cried out to Elisha, “Your servant my husband is dead, and you know that he revered the Lord. But now his creditor is coming to take my two boys as his slaves.” Elisha replied to her, “How can I help you? Tell me, what do you have in your house?” “Your servant has nothing there at all,” she said, “except a small jar of olive oil.” Elisha said, “Go around and ask all your neighbors for empty jars. Don’t ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and, as each is filled, put it to one side.” She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, “Bring me another one.” But he replied, “There is not a jar left.” Then the oil stopped flowing. She went and told the man of God, and he said, “Go, sell the oil and pay your debts. You and your sons can live on what is left.”

Matthew 6:24 No one can serve two masters. Either you will hate the one and love the other; or you will be devoted to the one and despise the other: you cannot serve both God and money.

Proverbs 22:7b ...the borrower is slave to the lender.

OBSERVATION

Debt is an embedded reality in our culture. But being a debtor in King David’s culture was really scary as it carried a penalty of imprisonment or indentured servitude until the debt was paid. How do you pay a debt from prison? In our scenario, it is now 150 years after King David, and Israel has turned away from God. Elijah is preaching repentance and he brings change to Israel. Elisha, Elijah’s successor, is preaching “grow in the Lord”.

Question: What does “grow in the Lord” mean to us today, especially as it relates to debt?

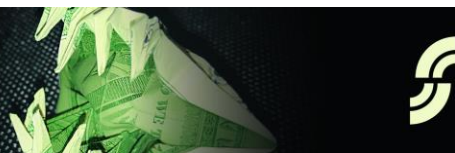
Question: In what circumstances can you relate to the fear and worry that consumed the woman in our scripture reading this week?

APPLICATION

This woman is embarrassed by asking neighbors for jars, but she is obedient to Elisha’s instruction. What faith it must have taken when she opened the small vial over the first jar. And this is just what keeps us in debt – shame. Because of her faith, the oil she collected was sufficient to repay the balance of her debt and still have enough remaining to meet her family’s needs.

Question: How much faith do you have that God will remove your debt and give your family a new life?

¹ All scripture is NIV unless otherwise noted.



Well, God is providing us with principles that will help make that deep desire to be free from debt a reality!

Step 1: Recognize that debt is a spiritual issue. Our woman of scripture didn't turn to her creditors for mercy. She went to the resident prophet of the land: Elisha. And so, when we realize that we are fighting a spiritual battle, one against principalities and powers, we need to turn to God for deliverance. Remember, whenever our confidence is in anything other than God, the result is always the same – spiritual bondage.

Question: Have you ever been unable to give or go where God is calling you to give or go because of your debt? How did that feel? What changes did that feeling cause you to make?

Step 2: Ask for help! We can't let our shame and fear isolate us from friends and family who can help, pray and lift us up. We need to tell them that our lifestyle is going to change as we budget everything. They will understand and not place you in embarrassing situations.

Question: Is your family aware of your indebtedness? If not, why don't they know? When will you be willing to involve them in your recovery?

Step 3: Move forward in faith. Just as Jesus fed the 5000 from a little boy's small offering of bread and fish, God will multiply our efforts at getting out of debt. What is impossible for us and our resources is possible for our mighty God. But we need to step out in faith as Jesus moves alongside. We have to:

- a. Cut up credit cards and negotiate balances;
- b. Make a budget that includes absolutely everything we spend;
- c. Earn more money with extra jobs;
- d. Start building an emergency fund;
- e. Begin debt snowballing and pay off smallest balances first;
- f. Cancel all payments that we don't really, absolutely need to make, i.e. cable television;
- g. Sell everything that we don't absolutely need, i.e. the Lexus and buy a beater car;
- h. Eat at home;

Question: How does this list of actions make you feel? Which ones are you willing to do and which are you resisting? Why?

Then when our debt is gone, we can so enjoy giving generously to our church, supporting missionaries, and helping those in need. We will see the sufficiency and generosity of God. When we became Christians, we were invited into the family business: spreading hope and healing across the earth. Now we can go where God calls us and give whenever God leads us to give.

Question: Where would you like to go on a missionary trip if you had the money? Why?

Financial Peace University is Dave Ramsey's gift to all people in debt. He has created a program which, if followed faithfully, will help us and our families realize the joy of stepping out of bondage into a life of generosity and freedom. The Crossing Church sponsors this program and makes it available several times each year for all who are ready to change their lives.

Question: What will it take to encourage you to register for a Financial Peace University nine week course? It will help you to place your confidence in Jesus instead of wealth.

PRAYER

Heavenly Father, we recognize that our debt is strangling us and our families and is keeping us enslaved to Satan. Please help us to make the decision to do whatever it takes to get out of debt. We know that Your involvement in that process is the only way we will be successful. We also know that everything we have is Yours anyway and with that perspective we plan to enjoy lives of stewardship without selfishness in the future. In Jesus' name. Amen.