



**BALANCED: Working**

Pastor Derek Sanford

February 5, 2023

### **Life Group Discussion**

**Encouragement:** Invite everyone to share the most satisfying job that they have ever had – and why it was satisfying. It could even have been an unpaid position; a volunteer role or a family related one...

#### **Scripture:**

**Read [Genesis 2:15](#).** God created work for our benefit, and he did it before sin entered the picture. What are some ways that work benefits us? (provide for family; develop character; outlet for skills/gifts; avenue for aligning our lives with His will) Why is it important that work was part of God's plan for us BEFORE the curse of sin? What does this suggest about the deeper meaning and purpose for work? How might that understanding affect our perspective/attitude toward our daily labor?

**Read [Colossians 3:22-24](#); [Exodus 36:1](#); [Acts 6:1-8](#).** What enables these very different types of work to each honor God? What gifts and skills do you believe God has given you? How are you utilizing those in your current places of work? How could you use them more creatively in the place that you are?

**Building on [Colossians 3:22-24](#), also read [Exodus 20:8-11](#) and [Matthew 11:28-30](#).** Reflecting on these passages, who is our ultimate work 'boss'? How might accepting God as our ultimate authority impact our work practices and work-life balance?

**Read [1 Peter 2:9](#).** What does it mean to be a part of God's holy priesthood? (Everyone who is a Christian is in ministry, serving God first and foremost regardless of occupation.) How would your work habits and interactions change if you started thinking about them as articles of a holy sacrifice?

**Prayer:** Consider using [Philippians 2:1-16](#) as prayer inspiration and guide.

**Next Steps:** A significant role of priests is to intercede for people. Choose one or two people at work to pray for intentionally this week. You may do this during your own personal prayer time, but consider asking them how you can pray for them.



## BALANCED: Planning

Pastor Derek Sanford

February 12, 2023

### Life Group Discussion

**Encouragement:** How do you feel about planning? When do you make a plan and it went well? When did a plan go poorly? Are you better at following someone else's plans or your own? Do you enjoy planning with family/friends/coworkers or would you rather plan alone?

### Scripture:

Most people are just one or two major decisions away from completely changing their financial future. Not twenty. Not forty. Just one or two. Derek outlined three simple steps to planning.

- 1- Make the decision to plan.
  - Read [Proverbs 21:5](#) and [21:20](#).
  - What do these scriptures tell us about God's view of planning and what is needed to accomplish planning?
  - The Big Idea from the message is, "We honor God with our faithful planning" How can we honor God with our Finances?
- 2- Make a budget plan.
  - Do you follow a budget? If so how has it helped you plan for you financial future?
- 3- Make a debt plan.
  - How does debt hold us back from honoring God?
  - Read [Proverbs 22:7](#)
  - What does this verse tell us about debt?

**Prayer:** Give everyone a moment to consider what their planning goal is. Allow time to share. As you go around the group, pray immediately as each person shares (consider asking that the person who previously shared pray for the subsequent share-er and so on).

**Next Steps:** Find a buddy or some accountability where you can talk openly about this. Don't forget about additional resources like FPU and Budget Coaching (<https://whoisgrace.com/give/>).



## BALANCED: Giving

Pastor Derek Sanford

February 19, 2023

### Life Group Discussion

**Encouragement:** Who in your life have been examples of giving? What lessons have you learned from the way they give?

#### Scripture:

-How were you most helped or challenged by this week's message?

Read [Luke 12: 16-21, 32-34](#)

- Look at Verses 16-21. Put Jesus' message into your own words.
- What attitudes/perspectives are reflected in the questions and decisions of the rich man?
- How can one be sure that they are "rich toward God"?
- Vs 32-34 - Before Jesus says, "*Sell your possessions, and give to the needy*" He says, "*Fear not.*" Why do you think Jesus does this?
- How much has the idea of eternal reward/blessing been an influence on your giving?
- What would be signs that one's heart is already in heaven?

**Prayer:** What gifts/blessings has God given you recently? What do you consider to be the greatest gifts/blessings God has given you? Use your answers to lead you into prayers of thanksgiving to God. From there, pray that our hearts (and hearts of our families) will be less attached to the stuff of this earth and more attached to heaven. Ask God to show you how He desires you to give in 2023.

**Next Steps:** Are you happy with your current level of generosity? Why/Why not? What steps could you take to grow in giving? Commit to pray about starting, or taking a new step, in percentage giving.



## BALANCED: Spending

Pastor Derek Sanford

February 26, 2023

### Life Group Discussion

**Encouragement:** This is the last week of the sermon series- we've learned about working, planning, giving, and now spending. What has been most helpful to you in this series? What has been challenging? How has your thinking changed? What changes or goals have you made?

### Scripture:

Read this list of unhealthy spending habits and discuss the ones that you most relate to: **1. Impulsive Spenders** - Have to buy what they see, or the good deal. **2. Compulsive Spenders** – Buy to fill an unmet need. **3. Boredom Spenders** – Some people get bored and just go shopping. **4. Revenge Spenders** – Get tired of being good and making the right decisions and take revenge on the old stuff they have been living with **5. Special Interest Spenders** – This person has a particular area or hobby where they just lose it when it comes to spending. **6. Status Spenders** – This mentality is constantly looking to see what everyone else is wearing, driving, or living in. It's the mentality that says, "People won't be impressed unless I have one of those."

Read [1 Timothy 6:6-8](#), [Proverbs 31:10-22; 30-31](#)

- How do you think one becomes content?
- Based Proverbs 31:10-22; 30-31 give a modern day description of a person who "fears the Lord."
- What examples of spending do you see in this reading? (1. Housing and food (:14-15) 2. Investing (:16) 3. Utilities/ Necessities (:18) 4. Sharing with those in need (:20) 5. Savings (:21) 6. Personal /Clothing (:22)
- What values seem to influence this woman's spending?
- What was some of the practical spending advice that was given in the sermon? What seems most helpful to you?

### Prayer:

1. List the changes, goals, and commitments everyone has made and take time to pray for each other.
2. Are there any spending/financial decisions that you are facing right now? How can we pray for you? (Let these be unspoken requests if people are uncomfortable sharing the specifics.)

**Next Steps:** For the next week, every time you spend, try to pray a simple prayer like, "Lord, show me how my spending can honor you."