

**Welcome to the  
Common Ground Café!**



**Sunday, September 23, 2018**

**Managing Your Treasure  
Week 3 in the series "Riding Herd"  
A Study of Various Proverbs**

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Growing up, what was the most important lesson you were ever taught about money? Who taught this to you: a parent, a peer, a teacher, your first boss?

What do you hope your child will learn/has learned about money from you?

## **Four Barriers to Financial Security**

### **Fraud**

Read Proverbs 21:6.

Is fraud a problem in our culture? How? What effects have you seen it have?

### **Sudden Gain**

Read Proverbs 20:21.

Is sudden gain evil, or just dangerous? Why? Examples?

### **Excessive Debt**

Read Proverbs 22:7.

Share the consequences of a “buy it now, pay for it later” lifestyle.

### **Poor Discipline**

Read Proverbs 13:4 and 21:20.

What lack of discipline is described in each proverb? What are the effects?

## **Six Steps to Financial Security**

### **Honest Investment**

Read Proverbs 13:11.

How does “little by little” apply to investing or saving?

If you learned this, where, how, and from whom?

### **Patient Planning**

Read Proverbs 21:5.

“Failing to plan is planning to fail.” Why?

How does a plan and goals help control spending?

How does Proverbs 24:27 apply?

### **Good Business Practices**

Read Proverbs 27:23-27.

What practices are essential to success in business?

### **Righteous Living**

Read Proverbs 13:21 and 14:11-12.

Do unrighteous people sometimes prosper?

What does God promise will happen when a person’s or a society’s financial practices are unrighteous?

What rewards does righteous living provide?

## Generosity

Read Proverbs 11:24-25.

In what ways do people show generosity in our culture?

How can you plan to be generous?

Is generosity easy or hard?

## Obedience to God's Tithe

Read Proverbs 3:9-10. He calls tithing "the firstfruits of all your crops." Most people think of tithing just as something the church needs to survive, like paying membership dues to a club. But this verse says it's how we honor God. How does tithing *honor* God?

Read Malachi 3:10.

Why do you think God says, "Test me in this?"

What is His promise for obedience in tithing?



Close with praise reports and prayer requests