

# THE MONEY REVOLUTION

## Home Group Discussion Guides



### HOME GROUP STUDY 3 : Live within Your Resources

*This is the third of five outlines for home group sessions on biblical principles for handling personal money. They accompany the book 'The Money Revolution', which aims to help Christians develop their skills as stewards of the resources God has entrusted to them.*

#### Warming Up

1. Imagine that a parent has asked for advice. Their 10 year old is going to a concert with a friend and hasn't saved enough money for a T-shirt. They are asking their parents for a loan of three weeks pocket money. Should their parents allow this?

*The precise case example doesn't really matter that much. What is of interest are the different tensions at play - it's a one off event, the child really wants one, and parents enjoy seeing their children happy..... yet, is it right to teach them that credit is available whenever they want it? Allow the discussion to develop, and the two points of view to emerge.*

#### Bible Passages

2. Firstly ask the group, what they think the Bible has to say about debt and credit. You might like to jot down some thoughts on the flipchart.
3. If there are blank looks, then you might ask whether they can think of any passages that have to do with charging interest, those in debt etc.

*Some of the more common ones are provided here :*

- ◆ *Mt 18:23-35 (The unmerciful servant),*
- ◆ *Luke 16:1-9 (Parable of the shrewd manager)*
- ◆ *Mt 5:38-42 (do not turn away from the one who wants to borrow from you.)*
- ◆ *Luke 7:40-43 (who will love him more - the one who owed more)*
- ◆ *Leviticus 25:35-38 (not charging interest to the poor)*
- ◆ *Romans 13:5-8 (let no debt remain outstanding except the debt to love one another)*
- ◆ *Matthew 25:27 (from the parable of the talents)*

4. From this we can deduce that being in debt is not a sin - Jesus wouldn't have talked about it so much if it was. Nor is it wrong to lend money at interest (Mt 25:27), except to the poor (Leviticus 25:35-38)

#### Bible Passage 1 - Proverbs

5. Take each of these verses from Proverbs in turn. A member of the group should read them out, and then ask what they say about debt :
  - a. 22:7 *(a lender/borrower relationship is not an equal one.)*
  - b. 28:8 *(This proverb assumes that wealth created unjustly will eventually find its way to the poor. Do you think this is true?)*
  - c. 17:24 *(wisdom is needed when taking out loans. Easily available money can tempt us to let our eyes be attracted by all sorts of things.)*

## Bible Passage 2 - Romans 13:5-8

5. What responsibility does Paul suggest Christians must fulfil in verse 7.
6. Why can we never complete the task of loving one another?

*This passage is considered to help people see the wider context. Some have argued that Paul teaches that in this passage that Christians should not engage in any borrowing.*

*"Let no debt remain outstanding." avoids giving a wrong impression, such as might be interpreted from "Owe no-one anything." If all indebtedness is contrary to God's will, Jesus would not have said, "Do not turn away from the one who wants to borrow from you" (Matt 5:42). On the other hand, to be perpetually in debt is not a good testimony, and to refuse to make repay one's obligations is clearly wrong. That there is a "continuing debt to love one another." is the exception; as we can never fulfil the obligation of love. Only God can fulfil this completely, we will always fall short.*

## Life Application

*Some of these questions may take some time to discuss - the issues are complex ones.*

7. Does the same guidance about credit and debt apply to all loans, or are some different e.g. mortgages and university loans.

*See pages 24 and 25 of the Money Revolution for background to this.*

8. If someone earns a UK average income, they are among the top 10% of earners in the world. Given this relative wealth, why do you think we need to incur additional debt? (In April 2007, average household debt excluding mortgages is £8,800)
9. Sometimes it seems that our society says "you are what you own" - that we are defined by our clothes, homes, cars, where we take our holidays etc. Why do we create this pressure?

*NB - this is **not** to say that the pressure is not a very real one, particularly for teenagers..*

## Bible Passage 3 - 1 Timothy 6:1-10

*Again, please ask one of the group to read the passage out aloud.*

10. This passage introduces the idea of contentment? What is contentment?
11. Do we find it easy to be content? What challenges us?
12. Socrates was once asked, "Who is the wealthiest man?" His answer was "He who is content with the least." What does he mean?

## Responding in Prayer

*Firstly, you might reflect on what tonight's study might have to say to your own financial situation. Secondly, it is good to pray for those struggling with debt; particularly those who are in debt to those charging very high rates of interest. For many, it can seem that there is no escape.*

## Follow Up

*When you are using 'The Money Revolution' in conjunction with this series of home group discussions, we will recommend some pages for group members to work through during the week following the discussion. This week we suggest you might read through pages 22 to 35.*