

Small Group Discussion Guide

Four sessions for walking through the money reading plan together.

Before you start, read this. Money is one of the last genuinely private subjects, and shame sits close to the surface. A group that gets this wrong does real damage.

Three ground rules, stated out loud in the first session. Nobody shares numbers, ever. Nobody gives financial advice unless it is asked for. Nothing said here leaves the room.

As a leader, go first on the hard questions and answer honestly. A group will be exactly as open as the person leading it, and not one degree more.

Session One: Who does it actually belong to?

Passages: Psalm 24:1-2, Deuteronomy 8:11-18, Luke 12:13-21

Opening question

What did your family teach you about money, without ever sitting you down to teach you about money?

Read together

Read the passages aloud, slowly, more than one voice if you can.

Discussion

- If everything already belongs to God, what practically changes about how we make decisions with it?
- Deuteronomy warns about forgetting God when things go well. Have you seen that happen, in yourself or around you?
- The man in Luke 12 is not accused of anything illegal. So what exactly is his mistake?
- Where is the line between planning wisely and storing up for yourself?

One step this week

Name one thing you have been treating as entirely yours. Hold it differently this week and see what shifts.

Close in prayer

Thank God for one specific provision this week, out loud, by name.

Notes

Session Two: Worry, and the God who feeds birds

Passages: Matthew 6:25-34, Philippians 4:10-13, Exodus 16:13-21

Opening question

When you lie awake worrying about money, what is the specific thing your mind goes to?

Read together

Read the passages aloud, slowly, more than one voice if you can.

Discussion

- Jesus tells us not to worry, which is easier said than obeyed. What makes it hard to hear that as comfort rather than as a rebuke?
- Paul says he learned contentment. What has been teaching you lately, and has it been gentle?
- Manna came daily and could not be stored. Why do you think God chose to provide that way?
- What is the difference between faithful planning and anxious control? How do you tell them apart in your own life?

One step this week

Write down the one money worry you carry most. Pray about that exact thing every day this week.

Close in prayer

Pray for each other by name, about the specific worries named tonight.

Notes

Session Three: Work, debt, and telling the truth

Passages: Proverbs 6:6-11, Proverbs 22:7, Colossians 3:23-24, Romans 13:7-8

Opening question

What is one money decision you would make differently if you could go back?

Read together

Read the passages aloud, slowly, more than one voice if you can.

Discussion

- Proverbs 22:7 describes what debt does to a person. How have you felt that, and how do we talk about it without shaming each other?
- Does Scripture forbid debt, or warn about it? What is the difference, and why does the difference matter?
- Colossians reframes work as done for the Lord. What would change about your Monday if you believed that?
- Where are we tempted to shade the truth about money, even in small ways, even to ourselves?

One step this week

Take one honest step: pull a balance you have been avoiding, or make one call you have been putting off.

Close in prayer

Ask God for courage to be honest about numbers, and kindness toward yourself in the process.

Notes

Session Four: Generosity and enough

Passages: 2 Corinthians 9:6-11, Mark 12:41-44, 1 Timothy 6:6-10, Hebrews 13:5-6

Opening question

Who has been generous to you in a way you still remember?

Read together

Read the passages aloud, slowly, more than one voice if you can.

Discussion

- Jesus praises the smallest gift given in the temple that day. What does that do to the idea that generosity requires surplus?
- What would enough look like for you? Can you say an actual number, or does the number keep moving?
- 1 Timothy says the love of money is a root of evil, not money itself. Why does that distinction matter?
- Hebrews promises God's presence rather than more money. Is that honestly enough for you right now?

One step this week

Give something away this week, at whatever scale is real for you. Notice what it does to you.

Close in prayer

Thank God for one another, and ask for contentment that does not depend on the balance.

Notes
