



Part 3: Steps to Financial Sanity

Many people financially float along through their life having little idea of the reality of their actual financial world. They try and keep with their bills, generally guessing as to their financial health, with no real goals, record or parameters for their financial lives. Many people come to their retirement years to face the harsh reality that they are not prepared for the ten-plus years which follow. This is financial insanity. How can we reverse these realities?

Bottom Line: Financial sanity is achieved through financial planning and discipline.

Discussion Questions:

1. If you've made a bad financial decision, you are normal. What is one of the most foolish financial decisions you've made. What lesson did you learn?
2. According to statistics and research, Americans are deeply in debt, have virtually no savings, and couldn't pay cash for \$1,000 emergency. In other words, we're broke. What factors have gotten us to where we are?
3. **Read Proverbs 21:5 & 20.** What is the difference between the wise and the fools in these verses? What are the benefits of following in the path of the wise?
4. **Read Proverbs 6:6-8.** What financial principles are taught in this passage? How have you seen them benefit those who practice them?
5. How are you doing implementing the financial principles discussed in question four?
6. When establishing a budget, there are at least four things you have to know and establish: your income (God's provision), your priorities/obligations ("fixed" expenses), your desires (adjustable expenses), and your dreams (future needs). How were those categories described in the message? Why is it important to become really clear on what these things are?
7. When was the first time you developed a real budget? How often do you review your budget? How has following a budget helped you?
8. What has been the most helpful thought/idea from the message this week? How has that thought/idea helped you? How can the group pray for or encourage you this week?

Free budgeting resources and worksheets can be found here:

https://docs.google.com/spreadsheets/d/1Tdj99NN7HN70n_bazGR6gSkrfWMMr4I3uSrVT8QIH0Y/edit#gid=1166693576