

FINANCIALLY FREE



Debt and Contentment

Money Motives:

Mysteries offer a wonderful puzzle for the reader. Not only do they require thinking through how a crime was committed, they also ask the reader or viewer to understand why. Someone's state of mind when they perpetrated a crime influences how we judge their actions.

When looking at our financial lives, motive matters as well. As we will learn below, one person can give a field and earn a mention in the most read book in the history of the world. Another can hold some property but hold some of the proceeds back and end up as an infamous couple from the early church.

Debt is also a difficult subject. Does the reason we are taking on debt matter? Absolutely. So does the context. Should debt be used differently in a credit driven economy like the U.S. rather than the economy of ancient Israel? Are we so affected by our cultural liturgy that we don't realize how the world is affecting our thinking? Unlike a mystery, this study may not tie up every loose end. But hopefully, it will move us toward spending time with God examining how we think about motives, contentment and debt.

Conversation Starters:

- Do you like mysteries? Who is your favorite mystery author or what was your favorite mystery TV show or movie?
- What is something you know is good for you, but you must be motivated to do? What serves as the motivation?

Bible Study Discussion:

- **Read Mark 12:41-44 and Acts 4:36-5:11**
 - According to Jesus, who gave "more" money?
 - Who killed Ananias and Sapphira?
 - How do the motives of the widow, as described by Jesus, contrast with those of Ananias and Sapphira?
- **Read Philippians 4:10-14**

A Princeton study in 2010 found happiness doesn't go up once your salary passed \$75,000 annually. At the same time, a deeper level of life satisfaction *did* continue to increase with increased income. How do these verses from Philippians agree or contradict this study? How does your own life experience compare?

 - What make being content so difficult in our consumer culture?
 - What motivates Paul that accounts for his high level of contentedness?

- **Read Proverbs 22:7 and Leviticus 25: 8-13**
 - Based on the verses was debt a reality in the Biblical times? Does God want us to be in debt forever?
 - How does the first half of the Proverbs 22:7 inform the second half?
 - What are some of the motives that lead us into debt?
 - Do you think a Christian should be seeking to manage their debt well or to pay it off?

- ***Discuss this scenario:*** A high school junior asked your advice about picking a college. They have narrowed it down to attending a small Christian liberal arts college or a large state university. To attend the Christian liberal arts college, they would incur \$40,000 in student loans. They would be able to attend the state university and incur no debt.
 - What would you advise?
 - What makes it difficult?
 - Would you answer differently if you knew they felt called to be a minister or a missionary? Why or why not?

Applications for the Week (Pick the one that most closely resembles your situation)

- What is one step you can take to increase contentment? What is one thing you can stop doing in order to be content?
- What is the mixture of motives behind your financial decisions?
- Look at your finances and determine if the way you are stewarding your finances shows you are trying to “manage” your debt or pay it off. What is your best next step?

Prayer Prompts

- Father God, shape our motives so our hearts may be more like you.
- Holy Spirit, help us walk daily in your presence and be able to withstand the constant messages that we need something more than our relationship with God to be okay.
- Jesus, help us to share your message of true peace to a world who hears the exact opposite throughout the day.