



Releasing God's Power In Your Finances WEEK 1 DISCUSSION GUIDE

Overview

In the first message of the new series entitled, *Breakthrough*, we will learn how we can experience a breakthrough in our resources as we break free from unhealthy mindsets and experience the supernatural power of God.

Discussion Questions

Breakthrough is the act of removing or surpassing a restriction or barrier. Breakthrough is also defined as any significant or sudden advance or increase. One of the barriers to living in peace is when we are enslaved by debt. It can affect us financially, mentally, emotionally, and even physically. But God wants us breaking through instead of breaking down.

When we get serious about breaking free from debt, God gives us both scriptural wisdom and the power to get out of debt. **Romans 13:11** says, **"And do this, knowing the time, that now it is high time to awake out of sleep; for now our salvation is nearer than when we first believed."** This verse is saying, "Get moving! Now is the time for breakthrough—laying aside sin, but also arising from complacency as a believer."

God has the power to break us free of the bondage of sin, fear, debt, and lack. The word for salvation in the original Greek language is (sōtēria – pr: sō-tā-rē-ä) which means: deliverance, protection, soundness, prosperity, health, and preservation. Every Believer not only has the responsibility to get out of debt, but we have the authority and the power to be free from debt and to be blessed to be a blessing.

1. Breaking debt naturally.

The starting place to getting out of debt is renewing our minds where we begin to operate in faith instead of fear. God also wants us to understand His purpose for blessing in our lives. **Deuteronomy 8:18** says, **"And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day."**

- Why is it important that we develop a positive mental picture of an abundant, debt-free, purpose-filled life?

- Share a time when you received God's supernatural blessing.
- How can we be a blessing to others?

Practical steps to attack debt in the natural:

- Know how much debt you have.** God wants to help us get out of debt, but it's vitally important that we do our part and bring some order to our financial picture.
 - Plan.** Develop a written plan to get out of debt and post it in a prominent place. The *Snowball Plan for Debt Retirement* that Crown Financial and Dave Ramsey teach is a great resource.
 - Credit cards are not your friends.**
 - Do without.** If you don't have the money for it, don't buy it.
 - Pay cash.** You will typically spend less when you use cash.
 - Pause.** When making a major purchase, wait at least twenty four hours. If you're married, be in agreement with your spouse. If there is a "must-have" item, work it into next month's budget and reevaluate in 30 days, or buy it with cash.
 - Give.** Don't forget to be a tither and giver. **Proverbs 3:9-10** says, "**Honor the LORD with your possessions, and with the firstfruits of all your increase; So your barns will be filled with plenty, and your vats will overflow with new wine.**" It's putting God first and inviting Him back in the #1 place in your life. Through tithe and offerings, you plant seeds for a future harvest.
 - Why can our finances be one of the most difficult areas to put God first?
 - If you have consistently put God first in your finances, share what God has done in your life and how this has impacted you.
2. Breaking debt supernaturally.
When we do what only we can do, God does what He can do. Breakthroughs and miracles happen when we do our part. There are many miraculous debt cancellations throughout Scripture (ex. **2 Kings 4:1-7** & **Matthew 17:24-27**). Believe God for your own supernatural debt cancellation and breakthrough.

- Have you ever experienced a supernatural breakthrough?

Life Challenge

This week, look over your finances. Whether you are debt free or currently in debt, ask God to help you create a plan for your future. Remember, as we do our part in the natural, God will do His part in the supernatural.

Prayer

Thank You, God, for giving us the power to break free from debt. Help us to create plans for our future and continue to give us fresh vision. Help us to see our future through Your eyes. Amen. Pray for the specific needs of the group.

Debt Snowball Worksheet

This worksheet will show you how much time and money you could save by paying off your debts using the Debt Snowball method. Using this method, as each smaller debt is paid off, the freed-up payment amount is then applied to the next larger debt, and so on until all debts are paid off.

| | Debt\Creditor | Balance \$ | Interest Rate % | Payment Amount \$ | Payoff Date |
|----|---------------|------------|-----------------|-------------------|-------------|
| 1. | | | | | |
| 2. | | | | | |
| 3. | | | | | |
| 4. | | | | | |
| 5. | | | | | |
| 6. | | | | | |