

## Lead Yourself

### Lesson 2-6: Your Finances

#### Discussion Guide – Confidentiality

#### One Word Check-in

#### Update – Personal, Business, Leadership

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*“Those who love money will never have enough. How meaningless to think that wealth brings true happiness!”*  
Ecclesiastes 5:10 (NLT)

**The financial decisions we make can bring either stress or healthy contentment into our lives.** There is a reason money is referenced over one thousand times in the Bible. It’s an integral part of our lives. Our decisions on money can either bless those around us or cause undue stress. This is particularly true in our marriages. The number one reason couples seek marriage counseling and file for divorce is financial difficulties.

**Poor financial decision-making is often the result of at least one of three related problems:**

- Carrying too much debt
- Lack of flexibility in a financial plan
- Lack of contentment with money and possessions

**Leading your finances starts with each of the below issues.**

- **Utilize debt sparingly.** It is too easy to take on debt without counting the true cost of being indebted to a lender. Reducing debt strengthens your personal balance sheet and gives you peace of mind.
- **Put margin in your plans for the unexpected.** Mike Tyson famously said that everybody has a plan until they get punched in the face. Our personal budget and financial plans must be able to withstand financial hits from the unexpected, such as a job loss or medical expense. Setting aside savings for the unexpected and creating margin in your personal budget provides the flexibility to handle financial setbacks.
- **Recognize that when it comes to money, we are all susceptible to want more.** Survey after survey on money has shown that a person’s definition of having enough money is almost always more than what they currently have, no matter their level of wealth. We can learn to be content with our financial circumstances when we acknowledge that while money and material things can bring temporary happiness, true joy comes from deep relationships and a spirit of generosity.

**Shared Experiences:**

- Describe a time when you were blessed by someone else’s wise financial decisions.
- Describe a time when someone else’s poor financial decisions impacted you.
- When have you been overextended financially? How did that impact others?
- What does your spending say about your priorities?
- If you could undo one financial decision in your life, what would it be?
- How has your personal definition of being rich changed throughout your life?
- What is the most impactful act of generosity you have witnessed?

**Bottom line:** Poor money management leads to tension in our personal relationships, failed marriages and personal stress. Wise financial decisions contribute to contentment in our personal relationships and the pursuit of true joy in our lives.

#### One Word Check-out

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#### Dig Deeper

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Want to learn more?

- *Book:* [The Total Money Makeover](#) by Dave Ramsey
- *Podcast:* [The Dave Ramsey Show](#)
- *Video:* [5 Things That Will Make You Wealthy](#) by Dave Ramsey
- *Video:* [Proven Biblical Money Principles](#) by Dave Ramsey
- *Article:* [Biblical Principles and Perspectives about Money](#) from Focus on the Family. This article contains links to a wealth of information on managing money.
- *Book:* [Living a Rich Life](#) by James Lenhoff with G.E. Williams
- *Book:* [Wealth: Is it Worth it?](#) by S. Truett Cathy
- *Book:* [The Treasure Principle: Unlocking the Secret of Joyful Giving](#) by Randy Alcorn