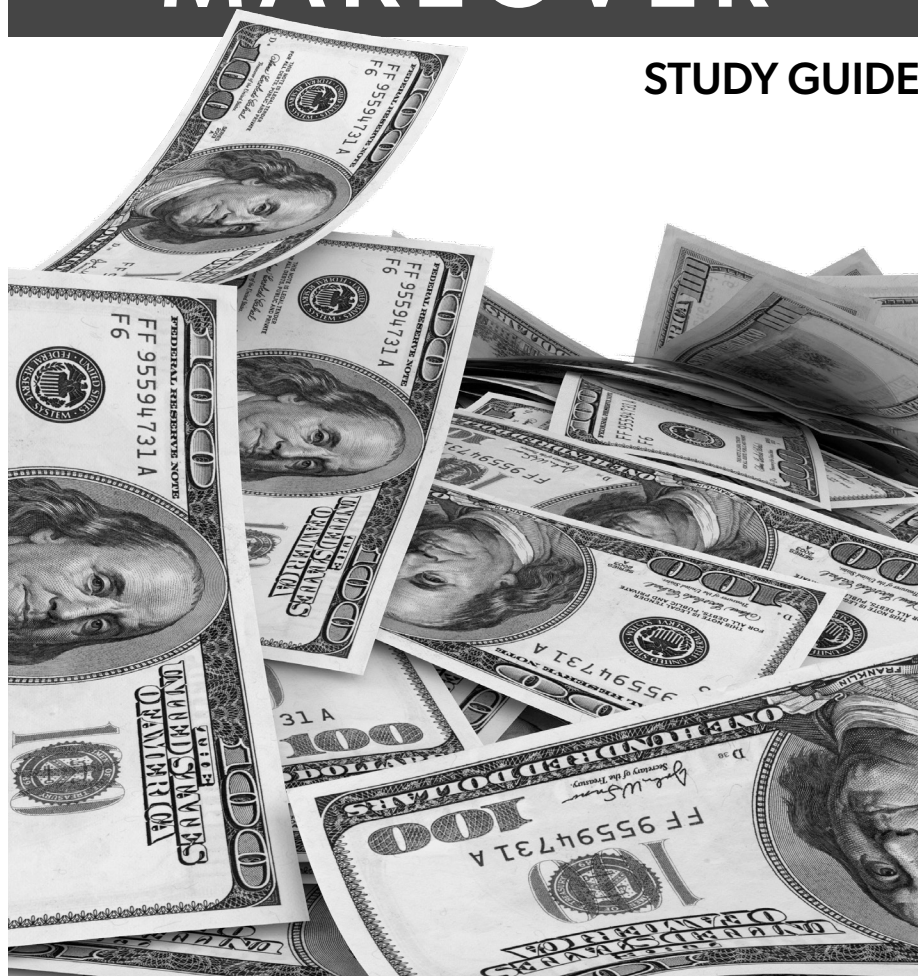


THE TOTAL MONEY MAKEOVER

STUDY GUIDE



Hope's 10 for 10, which launched Nov. 2, 2019, details 10 goals for Hope in the next 10 years! With a fresh, updated vision for the next decade of ministry, we are ready to see the amazing ways God is going to move! This study is focused on goal #9, Legacy Makers.



DEVELOP

**Hope's ability to
revive the world
with God's love
without financial
constraint.**

Pay off debt on current church buildings at all locations. Minimize new debt on new church buildings. Grow the Hope Foundation to \$25 million to invest in expanding God's kingdom through new ministries and generous financial support for our mission partners. Build a retreat and sports recreation center that includes a massive gym and sports fields for youth outreach. Build a senior living center with a chapel for outreach to our elders.

Matthew 18:16 | 2 Corinthians 9:6-8 | 1 Timothy 6:18-19



TABLE OF CONTENTS:

- 3 SESSION 1:**
Free Yourself-The Borrower is Slave to the Lender
 - 9 SESSION 2:**
Money Myths and Hurdles
 - 15 SESSION 3:**
The Baby Steps
 - 21 SESSION 4:**
The Path to Living Like No One Else!
-

Session 1:

“Free Yourself-The Borrower is Slave to the Lender”

PRE-READING: Introduction – Chapter 3

OPENING PRAYER

Take a few minutes to open your group meeting in prayer. Thank God for joining you, ask him to guide your conversation and request that he reveal his truth to you.

BIBLE READING: Proverbs 22

Read Aloud:

Choose a good reputation over great riches; being held in high esteem is better than silver or gold.

The rich and poor have this in common: The LORD made them both.

A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences.

True humility and fear of the LORD lead to riches, honor, and long life.

Corrupt people walk a thorny, treacherous road; whoever values life will avoid it.

Direct your children onto the right path, and when they are older, they will not leave it.

Just as the rich rule the poor, so the borrower is servant to the lender.

Those who plant injustice will harvest disaster, and their reign of terror will come to an end.

Blessed are those who are generous, because they feed the poor.

Throw out the mocker, and fighting goes, too. Quarrels and insults will disappear.

Whoever loves a pure heart and gracious speech will have the king as a friend.

The LORD preserves those with knowledge, but he ruins the plans of the treacherous.

The lazy person claims, “There’s a lion out there! If I go outside, I might be killed!”

The mouth of an immoral woman is a dangerous trap; those who make the LORD angry will fall into it.

A youngster’s heart is filled with foolishness, but physical discipline will drive it far away.

A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.

Listen to the words of the wise; apply your heart to my instruction.

For it is good to keep these sayings in your heart and always ready on your lips.

I am teaching you today—yes, you— so you will trust in the LORD.

I have written thirty sayings for you, filled with advice and knowledge.

In this way, you may know the truth and take an accurate report to those who sent you.

Don't rob the poor just because you can, or exploit the needy in court.

For the LORD is their defender. He will ruin anyone who ruins them.

*Don't befriend angry people or associate with hot-tempered people,
or you will learn to be like them and endanger your soul.*

*Don't agree to guarantee another person's debt or put up security for
someone else.*

If you can't pay it, even your bed will be snatched from under you.

*Don't cheat your neighbor by moving the ancient boundary markers set up by
previous generations.*

*Do you see any truly competent workers? They will serve kings rather than
working for ordinary people.*

DISCUSSION QUESTIONS

1. What stood out to you most from these first few chapters? What is something you learned or were reminded of?
2. When you read the John Maxwell story on pages 18-19 about the monkeys' learning experiences, did that trigger memories of anything in your life? When have you felt pressured by groupthink?
3. Have you ever loaned someone money and not been paid back? Have you loaned someone an item you thought they'd return and you didn't get it back? How did that make you feel toward them? How did it make you feel about your decision to lend?
4. What purchases have you made to make yourself feel better? What have you bought to impress others? How did that turn out?
5. When were you most stressed about money? What did you do? Did you pray about it? Did you ask others for help, or try to deal with it on your own? How did that work out?

CLOSING PRAYER

When your conversation is finished, take some time to close your group meeting in prayer. Give everyone a few minutes to share a prayer request. Then, have someone in your group close the group in prayer. If you want, have someone open the prayer and another person close.

[illegible]

PRAYER JOURNALING

Journaling is a wonderful way to talk to God. We invite you to use the following pages during your prayer time as you read through *The Total Money Makeover* with your group.

Date: _____

Today I read _____ **chapter(s)**

Takeaways as I read...

_____ *How I can apply this to my life...* _____



Dear God,

Teach me...

You are...

I confess...

I'm thankful for...

Specific Prayer Requests:

Amen.

SERMON NOTES

It is important to make weekly worship a priority. It is also a great thing to do with your group. Use the following notes section to write down key points that stick out to you from each weekend's sermon. Notes are great to refer back to throughout the week so you can keep things fresh in your mind!

Session 2:

“Money Myths and Hurdles”

PRE-READING: Chapter 4-6

OPENING PRAYER

Take a few minutes to open your group meeting in prayer. Thank God for joining you, ask him to guide your conversation and request that he reveal his truth to you.

BIBLE READING: Luke 14:25-35

Read Aloud:

A large crowd was following Jesus. He turned around and said to them, “If you want to be my disciple, you must, by comparison, hate everyone else—your father and mother, wife and children, brothers and sisters—yes, even your own life. Otherwise, you cannot be my disciple. And if you do not carry your own cross and follow me, you cannot be my disciple.

“But don’t begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. They would say, ‘There’s the person who started that building and couldn’t afford to finish it!’

“Or what king would go to war against another king without first sitting down with his counselors to discuss whether his army of 10,000 could defeat the 20,000 soldiers marching against him? And if he can’t, he will send a delegation to discuss terms of peace while the enemy is still far away. So you cannot become my disciple without giving up everything you own.

“Salt is good for seasoning. But if it loses its flavor, how do you make it salty again? Flavorless salt is good neither for the soil nor for the manure pile. It is thrown away. Anyone with ears to hear should listen and understand!”

DISCUSSION QUESTIONS

1. Have you ever fallen for a “get rich quick” scheme? Have you ever been tempted by one, but fought off the temptation?
2. Have you or someone in your family “invested” in whole or universal life insurance? Did you understand how the policies worked when you agreed to them?
3. What was your family’s approach and attitude about money when you were growing up? How involved were you? Does it differ from what you are doing as an adult?
4. How do you feel about creating a will? Does it cause you stress or make you think about your mortality? Does your faith help with this?

5. How do you feel about getting and giving gifts? Is it stressful? Fun?
Do you budget for them? Have you ever used debt to buy a gift that you couldn't afford?

CLOSING PRAYER

When your conversation is finished, take some time to close your group meeting in prayer. Give everyone a few minutes to share a prayer request. Then, have someone in your group close the group in prayer. If you want, have someone open the prayer and another person close.

This image shows a full page of white paper with horizontal grey ruling lines. In the bottom right corner, there is a logo consisting of the words "THE", "TOTAL", "MONEY", and "MAKEOVER". "THE" is small and positioned above "TOTAL". "TOTAL" and "MONEY" are large, bold, black capital letters stacked vertically. "MAKEOVER" is in smaller black capital letters at the bottom, partially enclosed by a dark grey rectangular bar.

PRAYER JOURNALING

Journaling is a wonderful way to talk to God. We invite you to use the following pages during your prayer time as you read through *The Total Money Makeover* with your group.

Date: _____

Today I read _____ **chapter(s)**

Takeaways as I read...

_____ *How I can apply this to my life...* _____



Dear God,

Teach me...

You are...

I confess...

I'm thankful for...

Specific Prayer Requests:

Amen.

SERMON NOTES

It is important to make weekly worship a priority. It is also a great thing to do with your group. Use the following notes section to write down key points that stick out to you from each weekend's sermon. Notes are great to refer back to throughout the week so you can keep things fresh in your mind!

Session 3:

“The Baby Steps”

PRE-READING: Chapters 7-9

OPENING PRAYER

Take a few minutes to open your group meeting in prayer. Thank God for joining you, ask him to guide your conversation and request that he reveal his truth to you.

BIBLE READING: 1 Timothy 6:1-12 & Luke 18:22

Read Aloud:

1 Timothy 6:1-12

All slaves should show full respect for their masters so they will not bring shame on the name of God and his teaching. If the masters are believers, that is no excuse for being disrespectful. Those slaves should work all the harder because their efforts are helping other believers who are well loved.

Teach these things, Timothy, and encourage everyone to obey them. Some people may contradict our teaching, but these are the wholesome teachings of the Lord Jesus Christ. These teachings promote a godly life. Anyone who teaches something different is arrogant and lacks understanding. Such a person has an unhealthy desire to quibble over the meaning of words. This stirs up arguments ending in jealousy, division, slander, and evil suspicions. These people always cause trouble. Their minds are corrupt, and they have turned their backs on the truth. To them, a show of godliness is just a way to become wealthy.

Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content.

But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

But you, Timothy, are a man of God; so run from all these evil things. Pursue righteousness and a godly life, along with faith, love, perseverance, and gentleness. Fight the good fight for the true faith. Hold tightly to the eternal life to which God has called you, which you have declared so well before many witnesses.

Luke 18:22

When Jesus heard his answer, he said, “There is still one thing you haven't done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me.”

DISCUSSION QUESTIONS

1. There are quite a few personal stories highlighted throughout these chapters. Which ones were your favorites?
2. When it comes to budget items and debts, which are your biggest enemies?
3. Do you usually tackle problems with small wins, then work your way up to bigger ones? How do you feel when you get a win ... even a small one? How do you feel as you make progress toward a goal? Is it motivating and/or frustrating?
4. Who will be your biggest cheerleaders while you walk through the Baby Steps? Who will think you're crazy?
5. Reflect on Luke 18:22. Can you imagine doing that? What stands in your way? How could you move in the direction Jesus asked of the religious leader in this passage?

CLOSING PRAYER

When your conversation is finished, take some time to close your group meeting in prayer. Give everyone a few minutes to share a prayer request. Then, have someone in your group close the group in prayer. If you want, have someone open the prayer and another person close.

This image shows a full page of white paper with horizontal grey ruling lines. The lines are evenly spaced and run across the width of the page. In the bottom right corner, there is a black rectangular box containing the text "THE TOTAL MONEY MAKEOVER" in white, bold, sans-serif capital letters. The word "TOTAL" is larger than "THE" and "MONEY". Below "MONEY" is the word "MAKEOVER" in a smaller font size.

PRAYER JOURNALING

Journaling is a wonderful way to talk to God. We invite you to use the following pages during your prayer time as you read through *The Total Money Makeover* with your group.

Date: _____

Today I read _____ **chapter(s)**

Takeaways as I read...

_____ *How I can apply this to my life...* _____



Dear God,

Teach me...

You are...

I confess...

I'm thankful for...

Specific Prayer Requests:

Amen.

SERMON NOTES

It is important to make weekly worship a priority. It is also a great thing to do with your group. Use the following notes section to write down key points that stick out to you from each weekend's sermon. Notes are great to refer back to throughout the week so you can keep things fresh in your mind!

Session 4:

"The Path to Living Like No One Else!"

PRE-READING: Chapter 10-13

OPENING PRAYER

Take a few minutes to open your group meeting in prayer. Thank God for joining you, ask him to guide your conversation and request that he reveal his truth to you.

BIBLE READING: Matthew 19:16-30

Read Aloud:

Someone came to Jesus with this question: "Teacher, what good deed must I do to have eternal life?"

"Why ask me about what is good?" Jesus replied. "There is only One who is good. But to answer your question—if you want to receive eternal life, keep the commandments."

"Which ones?" the man asked.

And Jesus replied: "'You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. Honor your father and mother. Love your neighbor as yourself."

"I've obeyed all these commandments," the young man replied. "What else must I do?"

Jesus told him, "If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."

But when the young man heard this, he went away sad, for he had many possessions.

Then Jesus said to his disciples, "I tell you the truth, it is very hard for a rich person to enter the Kingdom of Heaven. I'll say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!"

The disciples were astounded. "Then who in the world can be saved?" they asked.

Jesus looked at them intently and said, "Humanly speaking, it is impossible. But with God everything is possible."

Then Peter said to him, "We've given up everything to follow you. What will we get?"

Jesus replied, "I assure you that when the world is made new and the Son of Man sits upon his glorious throne, you who have been my followers will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has given up houses or brothers or sisters or father or mother or children or property, for my sake, will receive a hundred times as much in return and will inherit eternal life. But many who are the greatest now will be least important then, and those who seem least important now will be the greatest then."

DISCUSSION QUESTIONS

1. Did your parents go to college or trade school? Did you? How was education valued in your family? If you went to college, did you have a goal when you started? Did you end with that same goal? Did you borrow money for college or other schooling? How do you feel about that now?
2. If you have debt, can you imagine a time when you no longer carry that burden? If you don't have debt, how does that feel? Do you find peace in those thoughts?
3. What skills and abilities do you already have in your debt-free effort? What team would you need to recruit to help you (accountant, tax pro, insurance expert, realtor)? How will you find them?
4. How does giving make you feel? In 2 Corinthians 9:7 we're told "God loves a person who gives cheerfully." Is that easy for you?
5. God has a plan for your life. Do you know what it is? What steps can you take to get there? Who can help you? How do you think it will feel when you're on that journey?

CLOSING PRAYER

When your conversation is finished, take some time to close your group meeting in prayer. Give everyone a few minutes to share a prayer request. Then, have someone in your group close the group in prayer. If you want, have someone open the prayer and another person close.

This image shows a full page of white paper with horizontal grey ruling lines. In the bottom right corner, there is a logo consisting of the words "THE TOTAL MONEY MAKEOVER". "TOTAL" and "MONEY" are in large, bold, black capital letters, while "THE" is smaller and positioned above "TOTAL". Below "MONEY", the word "MAKEOVER" is written in white capital letters on a solid black rectangular background.

PRAYER JOURNALING

Journaling is a wonderful way to talk to God. We invite you to use the following pages during your prayer time as you read through *The Total Money Makeover* with your group.

Date: _____

Today I read _____ **chapter(s)**

Takeaways as I read...

_____ *How I can apply this to my life...* _____



Dear God,

Teach me...

You are...

I confess...

I'm thankful for...

Specific Prayer Requests:

Amen.

SERMON NOTES

It is important to make weekly worship a priority. It is also a great thing to do with your group. Use the following notes section to write down key points that stick out to you from each weekend's sermon. Notes are great to refer back to throughout the week so you can keep things fresh in your mind!

This image shows a full page of white paper with horizontal grey ruling lines. The lines are evenly spaced and run across the width of the page. In the bottom right corner, there is a black rectangular box containing the text "THE TOTAL MONEY MAKEOVER" in white, bold, sans-serif capital letters. The word "TOTAL" is larger than "THE" and "MONEY".



lutheranchurchofhope.org