



## ***Avoid the Use of Debt***

Luke 12:13-21

### **Getting Started:**

- What types of clothes did you think at the time were so cool, but aren't in style anymore?
- What was the first cell phone you ever owned?
- "*The problem with greed is that it masks itself as need.*" Think of some things that you really wanted to own throughout your life that you no longer own, like a specific brand of jeans in high school, or a tech gadget like a Palm Pilot or VCR that is obsolete. How many of those things did you really need?

### **Digging In:**

1. Read Luke 12:15. What are the different facets of greed?
2. How have you seen advertisers promote the opposite of Luke 12:15? What is so enticing?
3. Read Ecclesiastes 5:10. Why is it so difficult to recognize and admit our own greed?
4. Why don't we understand that debt actually lowers our standard of living?
5. What were the four evaluative questions given that might help you make wiser purchases when it comes to using debt? Are there others that are helpful?

### **Taking It Home:**

6. Read Proverbs 22:7. How can remembering God's teaching on debt help you with financial decisions?
7. When determining how we use our finances we must protect from impulse, protect from impatience, and protect our savings. Which of these do you find the most difficult to practice?
8. Which one, if any, is easy for you?