

TOMORROW MATTERS

MAKING CHANGE – PART 4

START TALKING. WITH AN ICEBREAKER QUESTION:

- You can find some on page 6 [here](#).
- What are some things you wish you were saving for?

START THINKING. ASK QUESTIONS TO GET YOUR GROUP THINKING.

- If you lost your income this week, how long do you think you could make it on what you have?
- Why do you think it's so hard to save and invest?

START SHARING. CHOOSE QUESTIONS THAT CREATE OPENNESS.

- Do you have any ideas or tips that have made saving and investing more doable for you?
- Does anyone have an investment success or horror story? What did you learn?
- Share a time you tried to get rich quick.
- What kind of non-financial investments are you seeing dividends from?
- What will your life look like in 30 years if you start saving and investing more now? What if you don't?
- What are the strongest barriers keeping you from either saving or investing more? What can you do right away to make some progress?

START PRAYING. BE BOLD, AND PRAY WITH POWER.

- God, You've been so generous with us. Will You give us the discipline and wisdom to become caretakers of Your resources so that they can be used to accomplish Your work in our world? Amen.

START DOING. COMMIT TO A STEP AND LIVE IT OUT THIS WEEK.

- Make a list of what you wish you were doing to save or invest. Pick something to start with.
- Make a commitment to report back to the group your actions in starting to save next week.

SCRIPTURES

Proverbs 6:6-8 (NIV)

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.

Matthew 25:15-16 (NIV)

To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more.

1 Timothy 6:9-10 (NIV)

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.