



Living in an Economic Downturn

February 1, 2009

Pastor Joe Wittwer

Note: We have *Fireproof* <http://www.fireproofthemovie.com/> available for checkout if you feel it would benefit your group or particular couples to watch it. Contact us at jodie@lifecenter.net.

A. Fellowship Time (10-15 minutes)

1. Chitchat. Perhaps offer coffee, tea, or a cold drink with some snacks.
2. Pray (or invite someone to pray) to open the discussion.

B. Review Time (Read the summary below to the group: 5-10 minutes)

Everyone is talking about the dismal economic news. What can we learn from the current economic downturn? How does God want us to live in an economic downturn?

1. Economic downturns are inevitable.

The economy always fluctuates. Paul writes in **1 Timothy 6:17**, "*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.*"

2. Economic downturns reveal any weakness in your financial strategies.

Pressure reveals weakness. This is true of our finances as well. What we thought we could get away with in the years of plenty often comes home to roost in the years of want.

3. Those who follow God's financial strategies weather downturns well.

The Bible gives strategies for managing our resources that work well in any economy:

- **Earn honestly**. God expects us to earn our living. **Proverbs 14:23** says, "*All hard work brings a profit.*" **1 Timothy 5:18** says, "*The worker deserves his wages.*" And **2 Thessalonians 3** says we should earn the bread we eat. The Bible doesn't put any limit on the amount we can or should earn, as long we earn it honestly

- **Save as much you can**. The Bible encourages wise forethought and planning for the future. **Proverbs 6:6-8** says, "*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.*" Save all you can, cutting off every needless expense.

- **Live on less than you make**. Many of us are not just spending *all* we make, but we are spending *more than* we make and are accumulating debt. A good first step is to live within our means, but then go a step further and live below our means. This is the only way we can save for the future and be able to give to others.

- **Avoid debt like the plague**. Debt has a stranglehold on millions of Americans. **Romans 13:8** says, "*Owe no one anything except to love one another.*" If we're going to use credit cards, we should pay them off every month or cut them up.

- **Give generously to the poor**. The Bible has special promises for those who give to the poor. **Deuteronomy 15:10** says, "*Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to.*" And Jesus often told people to give to the poor. The only way we can give is if we haven't spent it all.

- **Honor God with your tithe and offering**. There is a wonderful promise attached to honoring God in this way. **Malachi 3:10-12** says, "*'Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the LORD Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,' says the LORD Almighty. Then all the nations will call you blessed, for yours will*

be a delightful land,' says the LORD Almighty." When we honor God by giving to Him first, even in difficult times, we demonstrate that we believe God is still in control and worth trusting.

- **Love God and people more than money and things.** In **Matthew 6:24** Jesus says, *"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money."* And **1 Timothy 6:9-10** says, *"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."* Love God and people, not money and things.

- **Trust God to provide.** [Read **Matthew 6:25-33** together.] We have a Father who knows what we need.

- **Be content.** Manufacturers and advertisers hire the brightest people they can to motivate us to buy things we don't need with money we don't have, and we accumulate debt we can't pay. "But godliness with contentment is great gain" (**1 Timothy 6:6**). Greed says more; contentment says enough. [Read **Philippians 4:10-13** and **Hebrews 13:5-6** together.]

4. Be prepared to help others financially.

Some of us have lost income, but many people are more adversely affected than we are, and we should be prepared to help them. [Read **1 Timothy 6:17-19** together.] If you have a place to live and food to eat, you are the rich. Now is not the time to scale back benevolence. We have an opportunity in this downturn to help a lot of people.

5. Be prepared to help others spiritually.

God often uses difficulties to do His work in our lives. Right now, lots of people in our world are searching for God, even if they don't know they are. We can help them. We can keep an eye open for hurting, searching people, and point them to Jesus.

C. Life Group Questions (select, revise and add as desired: 20-40 minutes)

1. What can we learn generally from this economic downturn? What financial strengths and weaknesses is this downturn revealing in your own life?
2. What are some ways you are being a careful steward of God's resources, including your money? How do you respond to the biblical teaching of honoring God through tithing and charitable giving?
3. What are practical ways of loving God and people more than anything else? Where do you encounter people who are struggling or hurting and are in need of God's love? What are practical things you can do to show that love?
4. Are you content? If so, what makes you so? If not, what steps can you take towards becoming so? Spend some time talking about the things you're grateful for. What causes you to trust God to know what you need and provide it?

D. Personal Application (1-3 minutes)

- Review your spending and "things" to see what you might do without or give to others in need. Furthermore, start paying off debt: "Snowball" by starting with the smallest and then rolling its payment into the next smallest and so on until they're all paid off. Have a contest!
- If you don't already, consider sponsoring a child in need. Go to the Info Center for options.
- Substitute a "low-cost" outing for typical entertainment once this week; maybe a potluck with friends instead of going out. Then use that money to pay off debt, save, or give.

E. Prayer Time (as a whole group or subgroups of 3-4: 10-15 minutes)

- Pray that God will help you focus on "first things first," loving Him and people. Ask God to show you ways to do that during this economic downturn.
- Ask God to help those who you know are struggling financially. Pray that He will show you ways to help others and that He will use present difficulties to open others' hearts to Him.
- Thank God for what He's provided and ask Him to show you where to release discontent.
- Bring other requests before God that may have arisen from your discussion.